IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

| In re A | Application of: |) | |
|------------------------|-------------------------------|---|---------------------------------|
| | Tibor |) | Examiner: Seyed H. Azarian |
| ~ | |) | Art Unit: 2625 |
| Serial No.: 10/816,037 | |) | |
| | |) | Attorney Docket No. M160 1010.3 |
| Filed: April 1, 2004 | | j | • |
| | |) | |
| For: | Electronic Transaction |) | |
| | Verification System | | |
| Comm | nissioner for Patents | | |
| P.O. B | Sox 1450 | | |
| Alexa | ndria Virginia 22313-14450 | | |

AMENDMENT

In response to the Official Action mailed April 11, 2006, please amend the subject application as follows:

Amendments to the Claims are reflected in the listing of claims that begins on page 2 of this paper.

Remarks begin on page 17 of this paper.